

SUMMARY OF BENEFITS for the TOWN OF NORTH ANDOVER

Health Insurance - Health insurance is offered through the Commonwealth of Massachusetts Group Insurance Commission. Employees who work a minimum of twenty hours a week are eligible to enroll in the Town of North Andover's health insurance plan. New employee health insurance begins on the first day of the month following 60 calendar days from the date of employment or two calendar months whichever comes first. There is a retroactive option available for urgent medical expenses during the new hire waiting period, and partial reimbursement for health insurance premiums paid out of pocket during the waiting period; contact Human Resources for details. Eligible employees must enroll in either the individual or family plan within 10 days of date of hire or Open Enrollment, which is in the month of April with an effective date of July 1.

Employee's who sign up for the family plan must provide a copy of his/her marriage certificate and/or copies of birth certificates for dependents before his/her application will be processed. Dependents are covered up to the age of 26. The biweekly administration fee is .75.

Health insurance benefits will be cancelled thirty days after the end of the month in which the termination occurs. School Department employees have an alternative cancellation date. Please contact the School Department Human Resources Director for information. Employees are offered continuing coverage under COBRA.

Dental Insurance – North Andover offers voluntary coverage through the Delta Dental PPO Plus Premier Plan. Employees must work a minimum of 20 hours a week and can enroll in either the individual or family plan within 30 days of date of hire or during Open Enrollment which is held in November with an effective date of January 1. Coverage starts 30 days after hire date and is deducted 1 month before effective date. Dental insurance is cancelled thirty days after employee termination. School Department employees have an alternative cancellation date. Please contact the School Department Human Resources Director for information.

Life Insurance –North Andover offers a Basic Term Life/AD&D Insurance Policy in the amount of \$2,000 with Prudential Financial. There is a one month waiting period and deductions are taken one month in advance, the cost to employee is \$1.25 a month. **This benefit is for employees only.**

An Optional Term Life Insurance Policy offered through Prudential Financial is also offered in \$5,000 increments to a maximum amount of \$20,000. The cost is determined by the amount of insurance and is based on employee's age. **This benefit is for employees only.** The biweekly administrative fee is .75.

Employees must be enrolled in the Basic Term Life Insurance if he/she wishes to enroll in the optional life insurance. Optional Life Insurance is cancelled on last day of employment. The Basic Group Life Insurance will continue if you retire from the Town of North Andover.

Tax-Sheltered Annuity Plans – The Town is authorized to accept applications for tax sheltered annuity plans from any insurance company licensed in Massachusetts. Employees must make arrangements personally and applications must be received by **December 1, of each year.**

SMART Plan - The Massachusetts Deferred Compensation SMART Plan is a retirement plan that allows you to make pre-tax contributions to the plan, and all earnings are tax- deferred. There are no age or service requirements to participate.

Flexible Spending Account – This plan allows you to voluntarily deduct up to \$2,500 pre-tax dollars for your out-of-pocket medical/dental expenses (including eyeglasses, contact lenses, co-payments and dental work for you and your dependents) and up to \$5000 for dependent care (day care) expenses. Debit cards are available. Employees may sign up within 30 days of employment. Information will be made available to all employees prior to the open enrollment period which will begin approximately each November.

Disability Insurance -Short-term disability insurance is available through Colonial Life and Accident Insurance Co.; long-term disability insurance is available through Lincoln Financial. For further information, contact Human Resources for current insurance representatives.

Employee Assistance Plan – A free confidential employee assistance plan is available from MIIA All One Health and offers employees resources, counseling and referrals 24 hours a day, 7 days a week, call 800-451-1834. Brochures are available in Human Resources.

Benefits Eligibility: Employees who wish to enroll in the above benefits programs must do so within 30 days of hire date or within 30 days of a status change to working a minimum of 20 hours a week.

Benefits information is also available on the Town website, click menu button *For Staff and Retirees* at www.townofnorthandover.com.